
In Re: Olga Lord Ferrara
Debtor,
fka Olga Pino, fka Olga Latkowski

Chapter: 7
Case No: 06-14981
Judge Frank J. Bailey

NOTICE OF DENIAL OF DISCHARGE

TO ALL CREDITORS OF Olga Lord Ferrara :

By order entered on **SEPTEMBER 28, 2009** in Adversary Proceeding **07-1452** , this Court has ordered and declared that the debts of the Debtor, **Olga Lord Ferrara** shall not be discharged in the Debtor's bankruptcy case. Therefore, despite the Debtor's bankruptcy filing, creditors are now free to enforce, or to resume enforcing, their claims against the Debtor outside of this bankruptcy case. Creditors' claims against the Debtor are as valid and enforceable as they would have been if the Debtor had not filed a bankruptcy petition. However, be aware that

1. the automatic stay continues to stay acts against property of the bankruptcy estate until either the bankruptcy case is closed or the asset at issue is abandoned, so creditors may not enforce their rights against an asset of the bankruptcy estate until the bankruptcy case is closed, the Chapter 7 Trustee abandons the assets (see 11 U.S.C. § 362(c) and 554), or a creditor seeks and obtains relief from the automatic stay to proceed against the asset; and
2. except for debts of the kinds listed in 11 U.S.C. § 522(c)(1),(2), and (3), creditors may not enforce their claims against assets that the Debtor has exempted under 11 U.S.C. § 522 in the bankruptcy case.

Date:9/29/09

James M. Lynch
Clerk, U.S. Bankruptcy Court

By the Court,

Cynthia Young
Deputy Clerk
617-565-7447